

Post-Eruption Economic Recovery for Semeru Survivors: The Role of Collaborative Learning in HUNTAP SEMERU Areas

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ARTICLE INFO

Date of entry:

14 Januari 2025

Revision Date:

22 January 2025

Date Received:

27 January 2025

ABSTRACT

This research aims to enhance the economic resilience of the Huntap Semeru community through collaborative learning initiatives focused on entrepreneurship, financial literacy, and innovation. The goal is to address financial constraints and empower residents to achieve sustainable economic recovery following the 2021 Mount Semeru eruption. The study employs a quantitative descriptive method to assess the differences in knowledge and skills before and after collaborative learning. A purposive sample of 10 active participants from the Huntap Semeru area was selected. Data collection involved structured questionnaires covering entrepreneurship knowledge, financial literacy, innovation capabilities, and financial constraints. Data were analyzed using descriptive statistics and Pearson correlation tests to evaluate the relationship between financial literacy, innovation, and financial constraint reduction. The findings reveal significant improvements in understanding entrepreneurship, financial literacy, and innovation post-learning. Pretest accuracy, averaging 30%, increased to over 80% in the posttest. Collaborative learning effectively bridges knowledge gaps and motivates the community to explore innovative solutions. Enhanced financial literacy equips residents to manage budgets and investments, reducing financial constraints and supporting economic sustainability. This research contributes to practical applications by offering a replicable model of community-based learning to empower disaster-affected populations.

Keywords: Collaborative Learning, Entrepreneurship, Financial Literacy, Innovation, Post-Disaster Economic Recovery.



Cite this as: Cahyaningati, R., Setyobakti, H., Wiyono, M. W., Kasno, K., Heni, H., & Rouf, A. (2025). Post-Eruption Economic Recovery for Semeru Survivors: The Role of Collaborative Learning in HUNTAP SEMERU Areas. *Assets: Jurnal Ilmiah Ilmu Akuntansi, Keuangan Dan Pajak*, 9(1), 62–71.
<https://doi.org/10.30741/assets.v9i1.1490>

INTRODUCTION

Knowledge-intensive and sustainable new ventures interact with various actors in the entrepreneurial ecosystem to achieve survival and growth. These interactions are critical to their success and contribution to economic growth and sustainable development (Bertello, Battisti, De Bernardi, & Bresciani, 2022). Entrepreneurial orientation can increase a company's capacity to identify appropriate resources for integration, thereby enabling innovation. Entrepreneurship plays an important role in driving economic growth by encouraging job creation, encouraging innovation, and increasing overall economic competitiveness. Research shows that entrepreneurial efforts, especially those focused on knowledge-intensive sectors, have a very positive influence on economic development.

The eruption of Mount Semeru on December 2021 in East Java was a disaster that caused significant material and immaterial losses for Indonesia, especially for the people around Lumajang Regency. Lumajang Regency BNPB data released the results of the eruption which resulted in 51 people dying, 169 people being injured, 22 people being declared missing, and 9,977 people being displaced spread across 148 evacuation points in Lumajang Regency. House damage reached 5,205. units and several public facilities. Therefore, more than 2,900 families of victims of the Mount Semeru eruption will be relocated, which is one of the handling priorities, because affected residents cannot stay in evacuation posts forever. Huntap Semeru in Lumajang is a special residential area intended for survivors of the Mount Semeru eruption disaster in 2021. In the Huntap Semeru area there are 1,200 housing units available that can be occupied by people affected by the disaster. The majority of Huntap Semeru residents earn their living as farmers, breeders and plantation managers. The Huntap Semeru area has abundant natural resources, especially in the form of vegetables and fruit. The landscape of the Huntap Semeru area offers stunning views, because it is located on the slopes of Mount Semeru which has unique natural beauty. Huntap Semeru's cool climate conditions make it ideal for developing natural tourist destination.

In order to survive, the people of Huntap Semeru must have an entrepreneurial spirit, be able to think creatively and innovatively, because in the Huntap Semeru area there is no land that can be used for farming, gardening and mining. Creativity and innovation are important pillars in entrepreneurship. Entrepreneurs need to consistently develop new ways to combine resources, resulting in the creation of new products and services, which is critical to achieving and maintaining competitive advantage. In subsistence environments, creativity may receive less attention. However, as the environment changes towards a commercial ecosystem, innovation becomes an important form of adaptation to survive and achieve success (Greenfield, 2023). Effective knowledge transfer and community involvement can significantly improve the quality of life and economic resilience of communities. For example, the Setiu fishing community has benefited from university-led social innovation projects that foster entrepreneurial skills and improve living standards (Rashid, Lani, Ariffin, Mohamad, & Ismail, 2024).

Apart from thinking creatively and innovatively, people must also be able to manage their finances well so they don't experience financial problems. Financial literacy significantly influences individual financial decisions, including investment choices, financial planning, and financial product selection. Research has shown that higher financial literacy results in more informed and effective financial decisions, which can reduce financial constraints (Johri, Islam, & Kamal, 2023; Uddin et al., 2024; Wisna, Rani, & Kastaman, 2023). Financial literacy is related to responsible financial behavior, such as creating a budget, saving, and managing debt. This behavior contributes to wealth accumulation and financial security, thereby reducing financial constraints. For example, individuals with better money management skills tend to have better financial outcomes, even in socially disadvantaged areas (French & McKillop, 2016). Financial literacy is essential for financial inclusion, enabling individuals to access and use financial services effectively. This is especially

important in developing countries where low financial literacy is associated with limited financial inclusion and suboptimal financial decision making (Wójcik-Czerniawska, 2024).

Resource-Based View (RBV) theory emphasizes the importance of utilizing internal resources as the main driver of competitive advantage. In the context of the Huntap Semeru community, RBV is relevant for analyzing how local resources can be used to support post-disaster economic sustainability (Andersén, Jansson, & Ljungkvist, 2016). RBV classifies resources into three main categories, namely physical, human and organizational resources. Physical resources include available material assets, such as fertile land for crops. Human resources include people's skills and knowledge, while organizational resources refer to collaborative systems and processes that can support innovation (Malik et al., 2020).

The Huntap Semeru community has unique resources, such as farming and animal husbandry skills and access to abundant agricultural products. However, the main challenges they face are limited access to agricultural land in the relocation area and low financial literacy. According to the RBV, the success of societies depends on their ability to identify, integrate, and utilize existing resources strategically. Financial literacy and innovation play an important role in this context. Financial literacy enables people to manage their finances effectively, including budgeting, investing, and debt management (Johri et al., 2023). Innovation, on the other hand, allows society to create new, competitive products or services based on available resources. Knowledge transfer through collaborative programs can strengthen the community's ability to overcome limited physical resources by maximizing human and organizational resources. Therefore, the RBV-based approach provides a strong theoretical framework for understanding how the Huntap Semeru community can utilize their resources to achieve economic sustainability.

Although there is a lot of research on the importance of entrepreneurship, innovation, and financial literacy, there are still several gaps and unknowns, especially regarding their impact on financial constraints. People in the Huntap Semeru area experience financial constraints due to limited access to sources of livelihood. Of the total 1,200 houses available, only around 600 units are currently occupied by the community. Although financial literacy is known to improve decision making and innovation in SMEs, its direct impact on reducing financial constraints is less clear. Studies show that financial literacy has a positive impact on innovation and risk tolerance. But the specific mechanisms that can be used to reduce financial constraints need to be explored further (Liu, Wang, Chan, & Fung, 2021).

The Huntap Semeru community's literacy level regarding entrepreneurship and business management is still relatively low, which can be an obstacle in developing the local economy. Most of Huntap Semeru's residents earn their living as farmers, livestock breeders and plantation managers, but this area is not yet equipped with adequate supporting facilities to support these economic activities. Financial constraints are recognized as a significant barrier to entrepreneurship, but their independent impact on entrepreneurial interest is not significant. This suggests a need for deeper investigation into how financial constraints specifically hinder entrepreneurial activity (Aderibigbe, 2019). Lack of attention to financial education in developing entrepreneurial competencies can hinder decision making in adulthood. Aderibigbe (2019) More research is needed to understand how financial education can be structured to better prepare entrepreneurs to face financial challenges.

The location of Huntap Semeru is considered less attractive from a visitor perspective, so there are only a few people from outside the area who are interested in visiting the area. Therefore, creativity and innovation are needed to attract visitors. Innovation can both exacerbate and alleviate financial constraints. Companies that innovate may face higher financial constraints due to the risky nature of their ventures, but successful innovation can also attract external capital. The dual role of innovation in financial constraints requires more nuanced research. Historical analysis shows that

the relationship between innovation and financial constraints is context-dependent, varying in different economic periods. Toms et al., (2020) More contemporary studies are needed to understand these dynamics in the current economic climate.

Many aspiring entrepreneurs do not have good financial literacy, which directly affects their ability to manage financial constraints. Polisetty et al., (2021) Practical financial training is recommended, but its effectiveness in reducing financial constraints requires empirical validation. This research is very important to carry out because it contributes significantly to helping the Huntap Semeru community overcome potential financial distress and reduce economic difficulties through an entrepreneurship and innovation-based approach. This research offers several solutions in the form of implementing collaborative learning such as financial literacy, optimizing innovation and entrepreneurial knowledge. The aim of this research is to improve the economy of the Huntap Semeru Lumajang community for a more prosperous life.

METHODS

This research uses a quantitative descriptive method where researchers look for differences between before and after implementing collaborative learning about entrepreneurship, financial literacy, innovation and financial constraints in the Huntap Semeru community. Quantitative methods were chosen to enable the collection of measurable and objective data, which is relevant to answering research questions, where researchers look for differences between before and after receiving collaborative learning (Mustafa, Nordin, & Razzaq, 2020). This research adopts a descriptive survey design with the aim of identifying the level of financial literacy and innovation and entrepreneurship capabilities of the community and their impact on reducing financial constraints. The population of this research is the people living in Huntap Semeru, numbering around 600 families. The sample was taken purposively, involving 10 people as respondents. Respondents were selected based on the criteria of active involvement in economic or entrepreneurial activities in the area. Data was collected using a structured questionnaire consisting of four main sections: Questions about entrepreneurial knowledge for running a business, Questions about financial literacy, covering budgeting, savings and debt management. Questions related to innovation capabilities, including the frequency of new product development and technology adaptation and Questions regarding financial constraints, such as difficulties in obtaining capital or access to financial services. The questionnaire was given directly to respondents at Huntap Semeru, accompanied by a short interview to clarify their answers. The community must answer the questions given before collaborative learning is carried out, after that the community answers all the questions given by the researcher after the collaborative learning activities are carried out. There are 12 questions in this research which are presented in the survey results table. This research uses an essay questionnaire, so it shows true and false values. The data obtained was analyzed using descriptive statistics using the SPSS test tool to describe the characteristics of respondents and their level of financial literacy, innovation and financial constraints. Next, the Pearson correlation test was used to measure the relationship between financial literacy, innovation, and reducing financial constraints. This research is expected to provide empirical insight into how entrepreneurship, financial literacy and innovation can help the Huntap Semeru community overcome financial constraints and improve their economic sustainability.

RESULTS AND DISCUSSION

In this section, the researcher will present the results of the survey conducted to respondents. The results of this research will describe respondents' answers before and after collaborative learning was carried out.

Table 1. Respondent Survey Results

No.	Question	Answer Choices	Pretest		Posttest	
			Frequency	Percentage (%)	Frequency	Percentage (%)
1	What is meant by entrepreneurship?	Correct	3	30%	10	100%
		Wrong	7	70%	0	0%
		Total	10	100%	10	100%
2	What are the main challenges faced by the Huntap Semeru community in entrepreneurship?	Correct	1	10%	9	90%
		Wrong	9	90%	1	10%
		Total	10	100%	10	100%
3	What is meant by innovation in entrepreneurship?	Correct	0	0%	9	90%
		Wrong	10	100%	1	10%
		Total	10	100%	10	100%
4	Give an example of a simple innovation at Huntap Semeru	Correct	0	0%	10	100%
		Wrong	10	100%	0	0%
		Total	10	100%	10	100%
5	How can collaboration increase innovation at Huntap Semeru?	Correct	1	10%	10	100%
		Wrong	9	90%	0	0%
		Total	10	100%	10	100%
6	Why is financial literacy important in business management?	Correct	2	20%	8	80%
		Wrong	8	80%	2	20%
		Total	10	100%	10	100%
7	Mention three steps in preparing a financial budget.	Correct	0	0%	7	70%
		Wrong	10	100%	3	30%
		Total	10	100%	10	100%
8	How does financial literacy help reduce financial constraints?	Correct	1	20%	7	70%
		Wrong	9	80%	3	30%
		Total	10	100%	10	100%
9	Mention two ways the people of Huntap Semeru can obtain business capital!	Correct	1	10%	8	80%
		Wrong	9	90%	2	20%
		Total	10	100%	10	100%
10	How can technology help businesses in Huntap Semeru?	Correct	0	0%	8	80%
		Wrong	10	100%	2	20%
		Total	10	100%	10	100%
11	Mention the benefits of financial literacy in everyday life!	Correct	1	10%	10	100%
		Wrong	9	90%	0	0%
		Total	10	100%	10	100%
12	Mention strategies to increase economic resilience in Huntap Semeru!	Correct	1	10%	10	100%
		Wrong	9	90%	0	0%
		Total	10	100%	10	100%

Source: data processed in 2024

Table 1 Respondent Survey Result from 12 pretest and posttest questions show the significant effectiveness of collaborative learning in increasing the Huntap Semeru community's understanding

of entrepreneurship, financial literacy, innovation and economic strategy. This survey was designed to evaluate respondents' initial understanding (pretest) and changes that occurred after the learning was carried out (posttest). Overall, there was substantial improvement on all questions, with the average percentage of correct answers increasing from approximately 30% on the pretest to over 80% on the posttest.

In the first question, which tested basic understanding of the definition of entrepreneurship, only 30% of respondents were able to answer correctly before learning. However, after learning, all respondents (100%) were able to answer correctly. This shows that fundamental understanding of entrepreneurship, including the concepts of creating and managing new ventures, is very likely to be improved through community-based learning. This is in accordance with Vorley & Williams, (2015) produced Community-based learning models, such as those implemented in Rotherham, England, emphasize the creation of communities of practice with distributed leadership to produce entrepreneurial learning together. This model has proven effective in imparting entrepreneurship education widely and sustainably.

The second question explored the main challenges in entrepreneurship faced by the Huntap Semeru community, such as limited access to land or other resources. On the pretest, only 10% of respondents were able to answer correctly, indicating low awareness of the specific barriers they faced. However, after learning, the percentage of correct answers increased drastically to 90%. Collaborative learning requires the integration of multiple perspectives, which encourages critical thinking and helps students achieve more than they could achieve independently (Ramdani, Susilo, Suhadi, & Sueb, 2022). This reflects that collaborative learning has succeeded in providing deeper and more relevant insights into existing challenges, while also motivating people to look for innovative solutions.

Innovation is broadly defined as the transformation of ideas into new or improved products, services, or processes to solve practical problems and meet needs (Latorre, Bourgeois-Bougrine, & Mourey, 2016). In the third question, which discusses the definition of innovation in entrepreneurship, not a single respondent was able to answer correctly on the pretest. This indicates that the concept of innovation is still very foreign to society, perhaps due to lack of exposure to modern entrepreneurial practices. However, after learning, 90% of respondents understood that innovation is the application of new ideas in creating products or services. This increase shows that the material presented is able to explain concepts that were previously considered abstract or difficult to understand.

The fourth question asked respondents to provide examples of simple innovations that could be implemented in Huntap Semeru. Before the study, none of the respondents were able to provide the correct answer, indicating that people had difficulty connecting innovation theory with real practice in their local context. However, after learning, all respondents (100%) were able to provide relevant examples, such as product development based on local resources. These results show that collaborative learning that links theory with practical application is very effective in empowering society.

The fifth question highlights the importance of collaboration in driving innovation. Collaboration facilitates the exchange and sharing of knowledge, experience and expertise, which is critical for innovation. This is especially visible in technology-intensive sectors and regions, where collaboration has shown positive effects on innovation performance (Freire & Gonçalves, 2022; Ismail, Bello-Pintado, & García-Marco, 2024). In this study only 10% of respondents understood this relationship before learning, while after learning, the percentage of correct answers increased to 100%. These improvements suggest that collaboration, often considered an abstract concept, can be better understood if explained through local case studies or interactive simulations.

Financial literacy is the focus of the next few questions, starting with the sixth question which explores the importance of financial literacy in business management. For small and medium enterprises (SMEs), financial literacy is very important. Various studies show that financial literacy among SME owners and managers significantly influences company performance, operational efficiency and financial results (Tóth et al., 2021). Financial literacy helps in effective financial planning and selecting the right financial products. This is important for personal and business financial health, as it helps in achieving long-term financial goals and stability (Khandelwal, Tangirala, & Khanzode, 2024). In the pretest, only 20% of respondents were able to answer correctly, but after learning, this figure increased to 80%. Collaborative learning helps people understand that financial literacy includes the ability to manage income, create budgets, and maximize the use of financial resources to support business sustainability.

Questions seven and eight delve further into aspects of financial literacy, particularly in terms of budget preparation and reducing financial constraints. Effective budgeting involves knowledge of expense management, savings, investments, and debt management. These components help individuals better plan their finances and avoid excessive debt (Khandelwal et al., 2024). In the pretest, only 10-20% of respondents were able to answer correctly, reflecting the low level of public awareness about the importance of planned financial management. After learning, this figure increases to 70-80%. This increase shows that financial literacy not only provides technical knowledge, but also increases people's confidence to manage their finances better. Financial literacy includes understanding products, services, and basic financial concepts, which is essential for effective budgeting. Education and training in this area can significantly improve the ability of SMEs to prepare and manage budgets (Susan, Winarto, & Gunawan, 2023). The ninth question discusses access to business capital as an important component in entrepreneurship development. In the pretest, only 10% of respondents knew how to access business capital, but after learning, this figure jumped to 80%. This increase shows that training that provides concrete guidance, such as how to apply for loans or take advantage of government assistance programs, really helps people overcome their financial obstacles.

In the tenth question, which explores the role of technology in supporting businesses in Huntap Semeru, no respondents answered correctly in the pretest. This indicates low public awareness of the potential of technology as a tool to increase productivity and marketing. However, after learning, 80% of respondents understood that technology could be used to make it easier to market local products and increase business efficiency. Information and communications technology (ICT) has been used to simplify and automate business processes, increasing efficiency and productivity (Kyriakou, Loukis, & Arvanitis, 2016). One of them is Digital Marketing. Digital marketing strategies are essential for SMEs to increase market reach, customer acquisition, and brand loyalty, which are essential to thrive in a competitive market (Makhamreh, 2024).

The eleventh question highlights the benefits of financial literacy in everyday life. Before learning, only 10% of respondents were able to answer correctly, but after learning, all respondents (100%) understood that financial literacy helped them manage their income, save and minimize financial risks. This increase shows that financial literacy has a direct impact on people's quality of life if delivered through methods that are relevant to local needs.

The final question tested respondents' understanding of strategies to increase economic resilience in Huntap Semeru. In the pretest, only 10% of respondents were able to answer correctly, while after learning, this figure increased to 100%. These results reflect the success of learning in providing concrete solutions to society to face economic challenges. This can be done through targeted government interventions, such as economic stimulus programs, can be optimized using AI and machine learning to focus on the most vulnerable companies, thereby increasing overall economic resilience (Kyriakou et al., 2016; Kyriakou, Loukis, & Maragoudakis, 2024)

Overall, the results of this survey confirm that collaborative learning methods are very effective in increasing the knowledge and skills of the Huntap Semeru community. The significant increase from pretest to posttest results shows that people not only gain new knowledge, but are also able to relate it to their local context. Collaborative learning improves critical thinking and problem-solving abilities, which are important for the development of technical skills (Chen, Wang, Kirschner, & Tsai, 2018).

Increased understanding of entrepreneurship, innovation and financial literacy shows that community-based learning can be a powerful tool for empowering post-disaster communities. Apart from providing practical benefits, this learning also increases people's confidence in managing their resources, both individually and collectively.

From these findings, it is recommended that collaborative learning programs be implemented more widely, covering larger community groups and involving various parties, such as government, educational institutions and non-governmental organizations. Thus, this learning model can become an integral part of the post-disaster economic recovery strategy, not only in Huntap Semeru but also in other regions that face similar challenges.

Most of the literature, including the results of this study, focuses on short-term changes (pretest-posttest). However, there has not been a comprehensive analysis of the long-term impact of this collaborative learning on the sustainability of community businesses post-disaster. For example, can increasing financial literacy and entrepreneurship maintain people's economic competitiveness in the long term? Follow-up research involving measuring impacts over a period of one to five years can provide deeper insights. In addition to improving technical understanding, collaborative learning also has the potential to strengthen social bonds and increase people's confidence. This aspect has rarely been discussed in previous literature. Further studies can explore how collaborative learning can improve the psychological condition of post-disaster communities, such as reducing trauma or increasing confidence in facing economic challenges.

CONCLUSION

This research shows that collaborative learning plays an important role in increasing the Huntap Semeru community's understanding of entrepreneurship, innovation and financial literacy. The research results revealed a significant increase in the percentage of correct answers from pretest to posttest, with an average increase of 50-70%. This confirms the effectiveness of collaborative learning methods in empowering communities to overcome post-disaster economic challenges.

The research objective, namely identifying the impact of collaborative learning on increasing financial literacy, entrepreneurship, and reducing financial constraints, has been achieved. The public shows a better understanding of financial management, access to capital, and the application of innovation as a strategy for economic sustainability.

The contributions of this research are practical and theoretical. Practically, the research offers a community-based learning model that can be replicated in other regions. Theoretically, this research strengthens the literature on the effectiveness of knowledge transfer in the context of marginalized communities, especially in post-disaster relocation areas.

However, this research has limitations, such as the relatively small sample size (10 people) and the scope being limited to one location, namely Huntap Semeru. This may impact the generalizability of the findings to the wider population. Additionally, the short duration of collaborative learning may not be enough to create a long-term impact. Suggestions for future research and implementation include: expanding the scope of research to involve larger and more diverse samples, adding long-

term evaluations to assess the ongoing impact of learning, integrating technology in the learning process to increase engagement and efficiency of knowledge transfer. By paying attention to these aspects, collaborative learning can be an effective strategy to increase community economic resilience, not only in Huntap Semeru but also in other areas with similar challenges.

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